

File 344:Chinese Patents ABS Apr 1985-2000/Aug  
(c) 2000 European Patent Office  
File 347:JAPIO Oct 1976-2000/Jun(UPDATED 001012)  
(c) 2000 JPO & JAPIO  
File 350:Derwent WPIX 1963-2000/UD,UM &UP=200054  
(c) 2000 Derwent Info Ltd

Set	Items	Description
S1	14	AU="GARRISON D" OR AU="GARRISON D L"
S2	1	AU="KIGHT P"
S3	3	AU="PERKINS B"
S4	3	AU="LAWSON M"
S5	37	AU="WARD C" OR AU="WARD C L"
S6	3	PA="CHECKFREE" OR PA="CHECKFREE CORP" OR PA="CHECKFREE CORP (CHEC-N) "
S7	1	(S1 OR S2 OR S3 OR S4 OR S5) AND S6
S8	58	S1 OR S2 OR S3 OR S4 OR S5
S9	3	S8 AND IC=G06F?
S10	0	S8 AND (EFT OR FUND?())TRANSFER? OR PAYMENT?)

*ETC Search results*  
*10/2000*

File 348:European Patents 1978-2000/Oct W04

(c) 2000 European Patent Office

File 349:PCT Fulltext 1983-2000/UB=20001019, UT=20001005

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Set	Items	Description
S1	3	PA="CHECKFREE" OR PA="CHECKFREE CORPORATION"

File 347:JAPIO Oct 1976-2000/Jun(UPDATED 001012)

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File 350:Derwent WPIX 1963-2000/UD,UM &UP=200054

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Set	Items	Description
S1	9094	EBPP OR (E OR ELECTRONIC? OR AUTOMAT? OR ONLINE OR ON()LINE OR COMPUTERI? OR WEB OR WWW OR I OR INTERNET OR NET OR CYBER OR DIGITI? OR DIGITAL?) (2N) (BILL OR BILLS OR BILLING OR BILLED OR REMIT? OR PAY? OR CHECK? OR INVOICE? OR STATEMENT?)
S2	2248731	MULTI? OR PLURAL? OR DUAL OR MANY OR SEVERAL OR NUMEROUS OR MYRIAD? OR MORE()THAN()ONE OR VARIOUS OR VARIETY OR VARIED
S3	55778	S2(3N) (SOURCE? OR PAYEE? OR MERCHANT? OR VENDOR? OR BILLER? OR SELLER? OR STORE? ? OR SUPPLIER? OR RETAILER? OR MERCHAND-I?ER? OR PROVIDER? OR FINANCIAL()INSTITUTION? OR BANK OR BANKS OR CREDIT()UNION? OR ISSUER? OR UTILIT? OR CARRIER?)
S4	2651	S2(3N) (PAYOR? OR CONSUMER? OR BUYER? OR PURCHASER? OR VEND-EE? OR SHOPPER? OR CUSTOMER? OR CLIENT? OR PATRON?)
S5	156750	(CENTRAL? OR SOLE OR SINGLE OR SINGULAR OR COMMON OR ONE OR EXCLUSIVE OR CONSOLIDAT? OR UNIFI? OR UNIFY) (3N) (REMIT? OR P-AY? OR PROCESS? OR SYSTEM? OR SERVIC? OR PREPAR?) OR TTP OR (-SECOND? OR THIRD) () (PARTY OR PARTIES) OR MIDDLEM?N
S6	1700	(PAYOR? OR CONSUMER? OR BUYER? OR PURCHASER? OR VENDEE? OR SHOPPER? OR CUSTOMER? OR CLIENT? OR PATRON?) (3N) (DIRECT? OR I-NSTRUCT? OR PREFER? OR RECOMMEND? OR SUGGEST? OR ADVICE OR AD-VIS? OR GUID?)
S7	0	S1 AND S3 AND S4 AND S5 AND S6
S8	0	S1 AND S3 AND S4 AND S5
S9	4	S1 AND S3 AND S4
S10	107	S1 AND S3
S11	53	S10 AND IC=G06F?
S12	6	S2(3N)PAYER?
S13	2253	(PAY?R? OR CONSUMER? OR BUYER? OR PURCHASER? OR VENDEE? OR SHOPPER? OR CUSTOMER? OR CLIENT? OR PATRON?) (5N) (DIRECT? OR I-NSTRUCT? OR PREFER? OR RECOMMEND? OR SUGGEST? OR ADVICE OR AD-VIS? OR GUID?)
S14	2657	S4 OR S12
S15	0	S1 AND S3 AND S14 AND S5 AND S13
S16	0	S1 AND S3 AND S14 AND S5
S17	5	S1 AND S3 AND S14
S18	0	S17 NOT (S9 OR S11)
S19	0	S1 AND S14 AND S5 AND S13
S20	5	S1 AND S14 AND S5
S21	5	S20 NOT (S9 OR S11)
S22	26	S1 AND S14
S23	21	S22 NOT S21
S24	16	S23 AND IC=G06F?

File 348:European Patents 1978-2000/Oct W05

(c) 2000 European Patent Office

File 349:PCT Fulltext 1983-2000/UB=20001019, UT=20001005

(c) 2000 WIPO/MicroPat

Set	Items	Description
S1	10918	EBPP OR (E OR ELECTRONIC? OR AUTOMAT? OR ONLINE OR ON()LINE OR COMPUTERI? OR WEB OR WWW OR I OR INTERNET OR NET OR CYBER OR DIGITI? OR DIGITAL?) (2N) (BILL OR BILLS OR BILLING OR BILLED OR REMIT? OR PAY? OR CHECK? OR INVOICE? OR STATEMENT?)
S2	842188	MULTI? OR PLURAL? OR DUAL OR MANY OR SEVERAL OR NUMEROUS OR MYRIAD? OR MORE()THAN()ONE OR ONE() "OR"()MORE OR VARIOUS OR - VARIETY OR VARIED
S3	30178	S2(3N) (PAYEE? OR ORIGINAT?R? OR MERCHANT? OR VENDOR? OR BIL-LLER? OR SELLER? OR SUPPLIER? OR RETAILER? OR MERCHANDI?ER? OR PROVIDER? OR ISSUER? OR UTILIT? OR CARRIER?)
S4	8466	S2(3N) (PAY?R? OR CONSUMER? OR BUYER? OR PURCHASER? OR VEND-EE? OR SHOPPER? OR CUSTOMER? OR CLIENT? OR PATRON?)
S5	265953	(CENTRAL? OR SOLE OR SINGLE OR SINGULAR OR COMMON OR ONE OR EXCLUSIVE OR CONSOLIDAT? OR UNIFI? OR UNIFY) (3N) (REMIT? OR P-AY? OR PROCESS? OR SYSTEM? OR SERVIC? OR PREPAR?) OR TTP OR (-SECOND? OR THIRD) () (PARTY OR PARTIES) OR MIDDLEM?N
S6	9337	(PAY?R? OR CONSUMER? OR BUYER? OR PURCHASER? OR VENDEE? OR SHOPPER? OR CUSTOMER? OR CLIENT? OR PATRON?) (5N) (DIRECT? OR I-NSTRUCT? OR PREFER? OR RECOMMEND? OR SUGGEST? OR ADVICE OR AD-VIS? OR GUID?)
S7	6	S1(S)S3(S)S4(S)S5(S)S6
S8	13	S1(S)S3(S)S4(S)S5
S9	8	S8 NOT S7
S10	32	S1(S)S3(S)S4
S11	18	S10 NOT (S7 OR S9)
S12	15	S1(S)S4(S)S5(S)S6
S13	6	S12 NOT (S7 OR S9 OR S11)
S14	50	S1(S)S4(S)S5
S15	32	S1(25N)S4(25N)S5
S16	21	S15 NOT (S7 OR S9 OR S11 OR S13)
S17	12	S16 AND IC=G06F?
S18	46	S1(15N)S4
S19	22	S1(5N)S4
S20	11	S19 NOT (S7 OR S9 OR S11 OR S13 OR S17)
S21	8	S20 AND IC=G06F?

File 278:Microcomputer Software Guide 2000/Sep

(c) 2000 Reed Elsevier Inc.

File 256:SoftBase:Reviews,Companies&Prods. 85-2000/Sep

(c)2000 Info.Sources Inc

Set	Items	Description
S1	1469	EBPP OR (E OR ELECTRONIC? OR AUTOMAT? OR ONLINE OR ON()LINE OR COMPUTERI? OR WEB OR WWW OR I OR INTERNET OR NET OR CYBER OR DIGITI? OR DIGITAL?) (2N) (BILL OR BILLS OR BILLING OR BILLED OR REMIT? OR PAY? OR CHECK? OR INVOICE? OR STATEMENT?)
S2	142	S1(10N) (MULTI? OR PLURAL? OR DUAL OR MANY OR SEVERAL OR NUMEROUS OR MYRIAD? OR MORE()THAN()ONE OR ONE() "OR"()MORE OR VARIOUS OR VARIETY OR VARIED)
S3	18	S2(3N) (PAYEE? OR ORIGINAT?R? OR MERCHANT? OR VENDOR? OR BILLER? OR SELLER? OR SUPPLIER? OR RETAILER? OR MERCHANDI?ER? OR PROVIDER? OR ISSUER? OR UTILIT? OR CARRIER?)
S4	13	S2(3N) (PAY?R? OR CONSUMER? OR BUYER? OR PURCHASER? OR VENDEE? OR SHOPPER? OR CUSTOMER? OR CLIENT? OR PATRON?)
S5	6663	(CENTRAL? OR SOLE OR SINGLE OR SINGULAR OR COMMON OR ONE OR EXCLUSIVE OR CONSOLIDAT? OR UNIFI? OR UNIFY) (3N) (REMIT? OR PAY? OR PROCESS? OR SYSTEM? OR SERVIC? OR PREPAR?) OR TTP OR (-SECOND? OR THIRD) () (PARTY OR PARTIES) OR MIDDLEM?N
S6	1391	(PAY?R? OR CONSUMER? OR BUYER? OR PURCHASER? OR VENDEE? OR SHOPPER? OR CUSTOMER? OR CLIENT? OR PATRON?) (5N) (DIRECT? OR INSTRUCT? OR PREFER? OR RECOMMEND? OR SUGGEST? OR ADVICE OR ADVIS? OR GUID?)
S7	0	S3 AND S4 AND S5 AND S6
S8	0	S3 AND S4 AND S5 AND S6
S9	0	S3 AND S4 AND S5
S10	1	S3 AND S4
S11	0	S10 NOT PY=1999:2000
S12	0	S4 AND S5 AND S6
S13	1	S4 AND S5
S14	1	S13 NOT PY=1999:2000
S15	10	S4 NOT (PY=1999:2000 OR S14)
S16	8	RD S15 (unique items)

File 77:Conference Papers Index 1973-2000/Sep  
(c) 2000 Cambridge Sci Abs  
File 35:Dissertation Abstracts Online 1861-2000/Jul  
(c) 2000 UMI  
File 583:Gale Group Globalbase(TM) 1986-2000/Oct 25  
(c) 2000 The Gale Group  
File 65:Inside Conferences 1993-2000/Oct W4  
(c) 2000 BLDSC all rts. reserv.  
File 2:INSPEC 1969-2000/Oct W4  
(c) 2000 Institution of Electrical Engineers  
File 233:Internet & Personal Comp. Abs. 1981-2000/Oct  
(c) 2000 Info. Today Inc.  
File 99:Wilson Appl. Sci & Tech Abs 1983-2000/Sep  
(c) 2000 The HW Wilson Co.  
File 473:Financial Times Abstracts 1998-2000/Oct 26  
(c) 2000 The New York Times  
File 474:New York Times Abs 1969-2000/Oct 26  
(c) 2000 The New York Times  
File 475:Wall Street Journal Abs 1973-2000/Oct 26  
(c) 2000 The New York Times  
File 139:EconLit Index 1969-2000/Oct  
(c) 2000 American Economic Association

Set	Items	Description
S1	14256	EBPP OR (E OR ELECTRONIC? OR AUTOMAT? OR ONLINE OR ON()LINE OR COMPUTERI? OR WEB OR WWW OR I OR INTERNET OR NET OR CYBER OR DIGITI? OR DIGITAL?) (2N) (BILL OR BILLS OR BILLING OR BILLED OR REMIT? OR PAY? OR CHECK? OR INVOICE? OR STATEMENT?)
S2	2392016	MULTI OR MULTITUD? OR MULTIPLE? OR PLURAL? OR MANY OR SEVERAL OR NUMEROUS OR MYRIAD? OR MORE()THAN()ONE OR ONE()OR"()MORE OR VARIOUS OR VARIETY OR VARIED
S3	18370	S2(3N) (PAYEE? OR ORIGINAT?R? OR MERCHANT? OR VENDOR? OR BILLER? OR SELLER? OR SUPPLIER? OR RETAILER? OR MERCHANDI?ER? OR PROVIDER? OR ISSUER? OR UTILIT? OR CARRIER?)
S4	10959	S2(3N) (PAY?R? OR CONSUMER? OR BUYER? OR PURCHASER? OR VENDEE? OR SHOPPER? OR CUSTOMER? OR CLIENT? OR PATRON?)
S5	201633	(CENTRAL? OR SOLE OR SINGLE OR SINGULAR OR COMMON OR ONE OR EXCLUSIVE OR CONSOLIDAT? OR UNIFI? OR UNIFY) (3N) (REMIT? OR PAY? OR PROCESS? OR SYSTEM? OR SERVIC? OR PREPAR?) OR TTP OR (-SECOND? OR THIRD) () (PARTY OR PARTIES) OR MIDDLEM?N
S6	40687	(PAY?R? OR CONSUMER? OR BUYER? OR PURCHASER? OR VENDEE? OR SHOPPER? OR CUSTOMER? OR CLIENT? OR PATRON?) (5N) (DIRECT? OR INSTRUCT? OR PREFER? OR RECOMMEND? OR SUGGEST? OR ADVICE OR ADVIS? OR GUID?)
S7	0	S1 AND S3 AND S4 AND S5 AND S6
S8	0	S1 AND S3 AND S4 AND S5
S9	9	S1 AND S3 AND S4
S10	6	S9 NOT PY=1999:2000
S11	6	RD S10 (unique items)
S12	205224	S5 OR (CLEARINGHOUSE? OR CLEARING()HOUSE? OR ACH)
S13	2	S1 AND S4 AND S12 AND S6
S14	1	S13 NOT PY=1999:2000
S15	8	S1 AND S4 AND S12
S16	3	S15 NOT (PY=1999:2000 OR S11 OR S14)
S17	2	RD S16 (unique items)
S18	114	S1 AND (S3 OR S4)
S19	45	S1(25N) (S3 OR S4)
S20	26	S19 NOT (PY=1999:2000 OR S11 OR S14 OR S17)
S21	26	RD S20 (unique items)

File 15:ABI/Inform(R) 1971-2000/Oct 28  
(c) 2000 Bell & Howell  
File 9:Business & Industry(R) Jul/1994-2000/Oct 27  
(c) 2000 Resp. DB Svcs.  
File 623:Business Week 1985-2000/Oct W4  
(c) 2000 The McGraw-Hill Companies Inc  
File 810:Business Wire 1986-1999/Feb 28  
(c) 1999 Business Wire  
File 275:Gale Group Computer DB(TM) 1983-2000/Oct 30  
(c) 2000 The Gale Group  
File 624:McGraw-Hill Publications 1985-2000/Oct 26  
(c) 2000 McGraw-Hill Co. Inc  
File 636:Gale Group Newsletter DB(TM) 1987-2000/Oct 30  
(c) 2000 The Gale Group  
File 621:Gale Group New Prod.Annou.(R) 1985-2000/Oct 30  
(c) 2000 The Gale Group  
File 813:PR Newswire 1987-1999/Apr 30  
(c) 1999 PR Newswire Association Inc  
File 16:Gale Group PROMT(R) 1990-2000/Oct 30  
(c) 2000 The Gale Group  
File 160:Gale Group PROMT(R) 1972-1989  
(c) 1999 The Gale Group  
File 148:Gale Group Trade & Industry DB 1976-2000/Oct 30  
(c)2000 The Gale Group  
File 20:World Reporter 1997-2000/Oct 30  
(c) 2000 The Dialog Corporation plc  
File 625:American Banker Publications 1981-2000/Oct 30  
(c) 2000 American Banker  
File 268:Banking Information Source 1981-2000/Oct W4  
(c) 2000 Bell & Howell  
File 626:Bond Buyer Full Text 1981-2000/Oct 30  
(c) 2000 Bond Buyer  
File 267:Finance & Banking Newsletters 2000/Oct 30  
(c) 2000 The Dialog Corp.  
File 608:KR/T Bus.News. 1992-2000/Oct 30  
(c)2000 Knight Ridder/Tribune Bus News  
File 609:Bridge World Markets 2000-2000/Oct 30  
(c) 2000 Bridge

Set	Items	Description
S1	529911	EBPP OR (E OR ELECTRONIC? OR AUTOMAT? OR ONLINE OR ON()LINE OR COMPUTERI? OR WEB OR WWW OR I OR INTERNET OR NET OR CYBER OR DIGITI? OR DIGITAL?) (2N) (BILL OR BILLS OR BILLING OR BILLED OR REMIT? OR PAY? OR CHECK? OR INVOICE? OR STATEMENT?)
S2	12886455	MULTI OR MULTITUD? OR MULTIPLE? OR PLURAL? OR MANY OR SEVERAL OR NUMEROUS OR MYRIAD? OR MORE()THAN()ONE OR ONE()OR"()MORE OR VARIOUS OR VARIETY OR VARIED
S3	538526	S2(3N) (PAYEE? OR ORIGINAT?R? OR MERCHANT? OR VENDOR? OR BILLER? OR SELLER? OR SUPPLIER? OR RETAILER? OR MERCHANDI?ER? OR PROVIDER? OR ISSUER? OR UTILIT? OR CARRIER?)
S4	665652	S2(3N) (PAY?R? OR CONSUMER? OR BUYER? OR PURCHASER? OR VENDEE? OR SHOPPER? OR CUSTOMER? OR CLIENT? OR PATRON?)
S5	2274008	(CENTRAL? OR SOLE OR SINGLE OR SINGULAR OR COMMON OR ONE OR EXCLUSIVE OR CONSOLIDAT? OR UNIFI? OR UNIFY) (3N) (REMIT? OR PAY? OR PROCESS? OR SYSTEM? OR SERVIC? OR PREPAR?) OR TTP OR (-SECOND? OR THIRD) () (PARTY OR PARTIES) OR MIDDLEM?N
S6	945366	(PAY?R? OR CONSUMER? OR BUYER? OR PURCHASER? OR VENDEE? OR SHOPPER? OR CUSTOMER? OR CLIENT? OR PATRON?) (5N) (DIRECT? OR INSTRUCT? OR PREFER? OR RECOMMEND? OR SUGGEST? OR ADVICE OR ADVIS? OR GUID?)
S7	21	S1(S)S3(S)S4(S)S5(S)S6
S8	13	S7 NOT PY=1999:2000
S9	8	RD S8 (unique items)
S10	85	S1(S)S3(S)S4(S)S5
S11	3	S10/TI,AB,DE
S12	3	S11 NOT PY=1999:2000
S13	860	S1(S)S3(S)S4

S14	513	S1(5N)S3(5N)S4
S15	22	S14/TI,AB,DE
S16	8	S15 NOT (PY=1999:2000 OR S9 OR S12)
S17	7	RD S16 (unique items)
S18	113	S1(S)S4(S)S5(S)S6
S19	44	S1(5N)S4(5N)S5(5N)S6
S20	24	S19 NOT (PY=1999:2000 OR S9 OR S12 OR S17)
S21	8	RD S20 (unique items)
S22	191	S1(5N)S4(5N)S5
S23	7	S22/TI,AB,DE
S24	2	S23 NOT PY=1999:2000
S25	851	S1(3N)S4
S26	66	S25/TI,AB,DE
S27	25	S26 NOT (PY=1999:2000 OR S9 OR S12 OR S17 OR S21 OR S24)
S28	22	RD S27 (unique items)